

**Table I.D.3.c(2005) Percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	26.1%	16.3%	30.9%	34.2%	28.8%	23.2%	26.6%	25.9%
Industry group **								
Agric., fish., forest.	40.5%	.	.	.	.	.	40.5%	37.8%
Mining and manufacturing	20.6%	.	.	.	.	.	33.9%	18.6%
Construction	23.1%	.	.	.	.	.	23.6%	22.5%*
Utilities and transp.	12.0%	.	.	.	.	.	38.4%	10.4%
Wholesale trade	17.7%	.	.	.	.	.	14.1%*	21.8%
Fin. svcs. and real estate	31.6%	.	.	.	.	.	27.0%	32.6%
Retail trade	31.6%	.	.	.	.	.	24.4%	36.8%
Professional services	31.9%	.	.	.	.	.	33.7%	31.1%
Other services	28.0%	.	.	.	.	.	18.1%	37.9%
Ownership								
For profit, incorporated	25.3%	.	.	.	.	.	27.2%	24.6%
For profit, unincorporated	28.3%	.	.	.	.	.	26.2%	30.2%
Nonprofit	29.7%	.	.	.	.	.	21.7%	32.0%
Age of firm								
Less than 5 years	28.8%	.	.	.	.	.	27.5%	33.0%*
5-9 years	25.2%	.	.	.	.	.	20.2%	32.6%
10-19 years	30.2%	.	.	.	.	.	27.7%	32.8%
20 or more years	26.5%	.	.	.	.	.	26.4%	26.6%
Unknown	22.2%	.	.	.	.	.	94.6%*	21.2%
Multi/single status								
2 or more locations	24.8%	.	.	.	.	.	37.8%	24.2%
1 location only	27.8%	.	.	.	.	.	25.5%	32.1%
Percent full-time employees								
Less than 25%	20.0%*	.	.	.	.	.	11.4%*	26.9%*
25-49 %	31.2%	.	.	.	.	.	18.8%*	39.3%
50-74 %	28.3%	.	.	.	.	.	24.5%	29.6%
75% or more	25.7%	.	.	.	.	.	27.5%	24.9%
Union presence								
No union employees	28.7%	.	.	.	.	.	27.7%	29.5%
Has union employees	19.1%	.	.	.	.	.	12.5%*	19.9%
Unknown	28.2%	.	.	.	.	.	47.9%	27.0%
Percent low wage employees								
50% or more low wage	31.8%	.	.	.	.	.	31.4%	32.0%
Less than 50% low wage	25.4%	.	.	.	.	.	25.7%	25.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.D.3.c(2005) Standard error for percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.46%	1.90%	4.11%	2.85%	3.66%	2.08%	2.47%	1.67%
Industry group **								
Agric., fish., forest.	9.34%	.	.	.	.	.	9.64%	10.71%
Mining and manufacturing	1.58%	.	.	.	.	.	5.59%	1.32%
Construction	5.31%	.	.	.	.	.	7.01%	6.91%*
Utilities and transp.	3.04%	.	.	.	.	.	10.47%	2.39%
Wholesale trade	4.64%	.	.	.	.	.	5.83%*	5.55%
Fin. svcs. and real estate	2.56%	.	.	.	.	.	5.55%	2.68%
Retail trade	4.00%	.	.	.	.	.	2.91%	6.11%
Professional services	2.44%	.	.	.	.	.	4.15%	3.97%
Other services	2.09%	.	.	.	.	.	4.11%	5.27%
Ownership								
For profit, incorporated	2.25%	.	.	.	.	.	3.25%	2.09%
For profit, unincorporated	4.94%	.	.	.	.	.	7.19%	3.55%
Nonprofit	3.78%	.	.	.	.	.	4.49%	4.05%
Age of firm								
Less than 5 years	5.12%	.	.	.	.	.	5.77%	10.04%*
5-9 years	3.05%	.	.	.	.	.	3.36%	4.46%
10-19 years	4.63%	.	.	.	.	.	4.21%	6.06%
20 or more years	1.85%	.	.	.	.	.	3.02%	1.84%
Unknown	2.77%	.	.	.	.	.	29.91%*	2.63%
Multi/single status								
2 or more locations	2.01%	.	.	.	.	.	7.50%	2.06%
1 location only	2.40%	.	.	.	.	.	2.40%	4.99%
Percent full-time employees								
Less than 25%	10.26%*	.	.	.	.	.	11.72%*	11.12%*
25-49 %	4.26%	.	.	.	.	.	6.50%*	6.67%
50-74 %	2.66%	.	.	.	.	.	4.20%	2.97%
75% or more	1.53%	.	.	.	.	.	2.87%	1.98%
Union presence								
No union employees	1.94%	.	.	.	.	.	3.33%	2.33%
Has union employees	2.89%	.	.	.	.	.	4.14%*	3.10%
Unknown	1.85%	.	.	.	.	.	13.10%	1.90%
Percent low wage employees								
50% or more low wage	2.43%	.	.	.	.	.	3.89%	4.61%
Less than 50% low wage	1.70%	.	.	.	.	.	2.71%	1.81%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

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